

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

One of the few real ways for Seniors and Retirees to keep pace with inflation and cost-of -living is being able to trade Covered Call Options in an IRA.

This change would add an additional hardship to people who have worked 30 to 40 years being productive citizens and are already learning that the

QE's of massive money printing since 2008 will dilute their future buying power.

STOP trying to "protect" perfectly capable citizenry by further hampering their abilities to care for their own financial interests.